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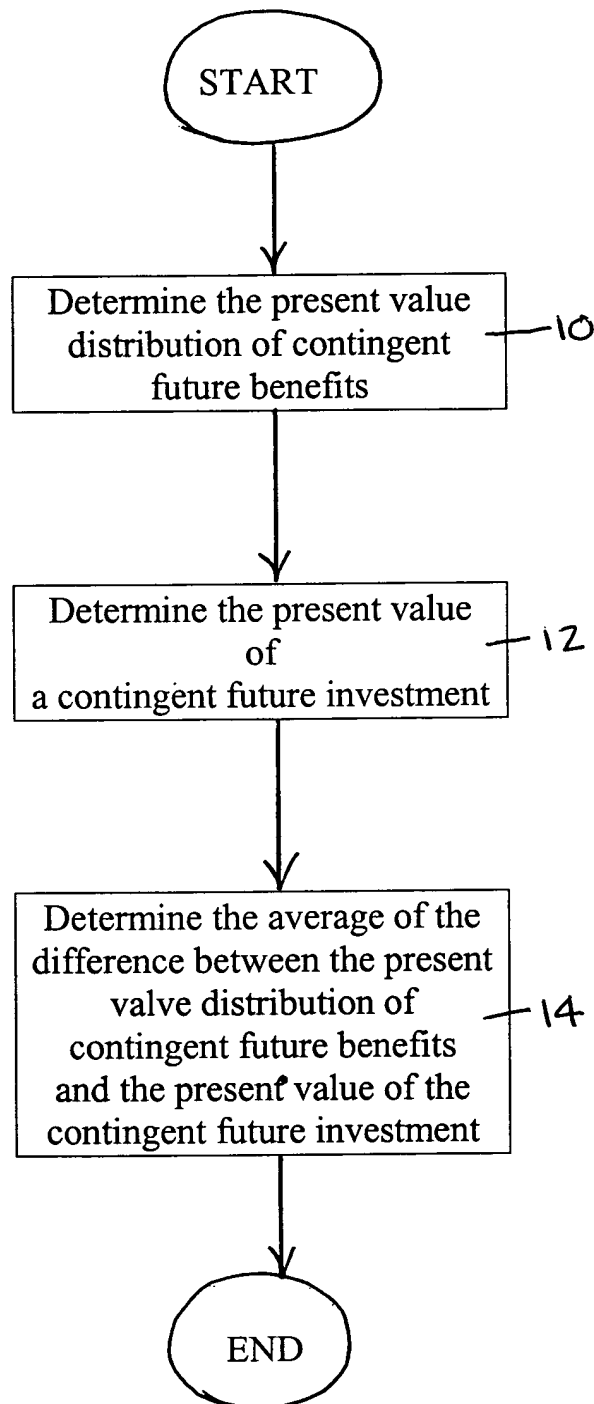


Figure 1

09902021.071001

FOOTNOTES

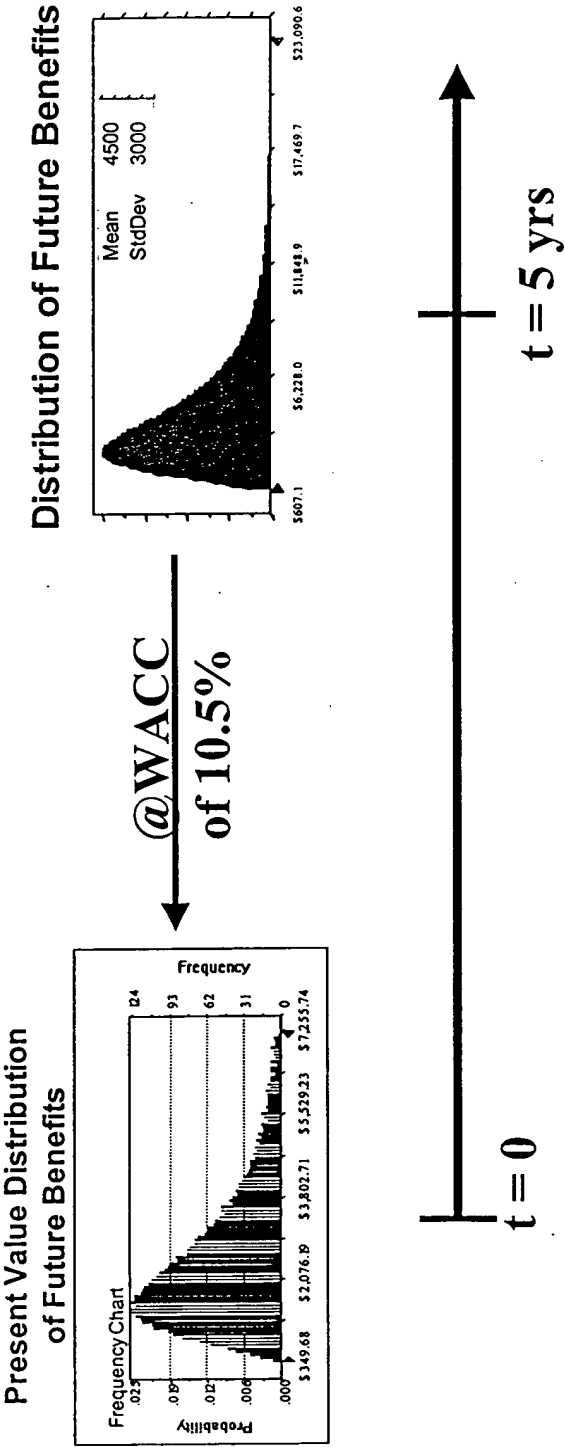


Figure 2

Distribution of the Difference between Present Value Distribution of Future Benefits and Present Value of Future Investment

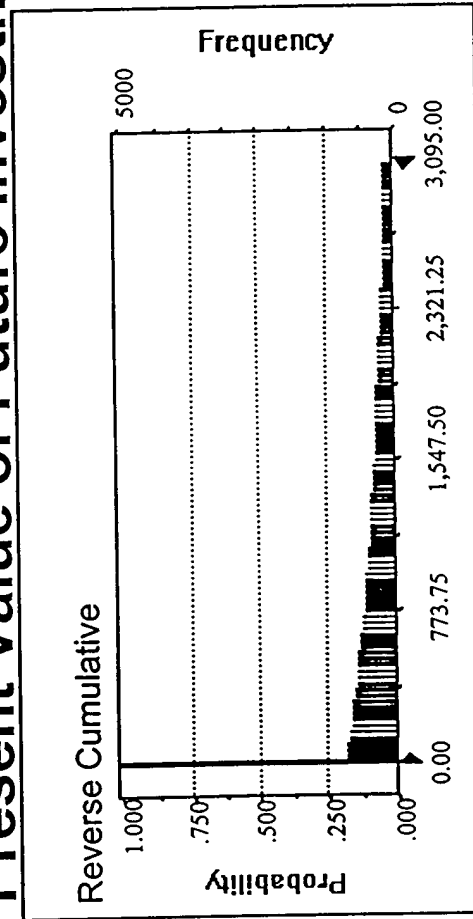


Figure 3

FOOTNOTES TO FINANCIAL STATEMENTS

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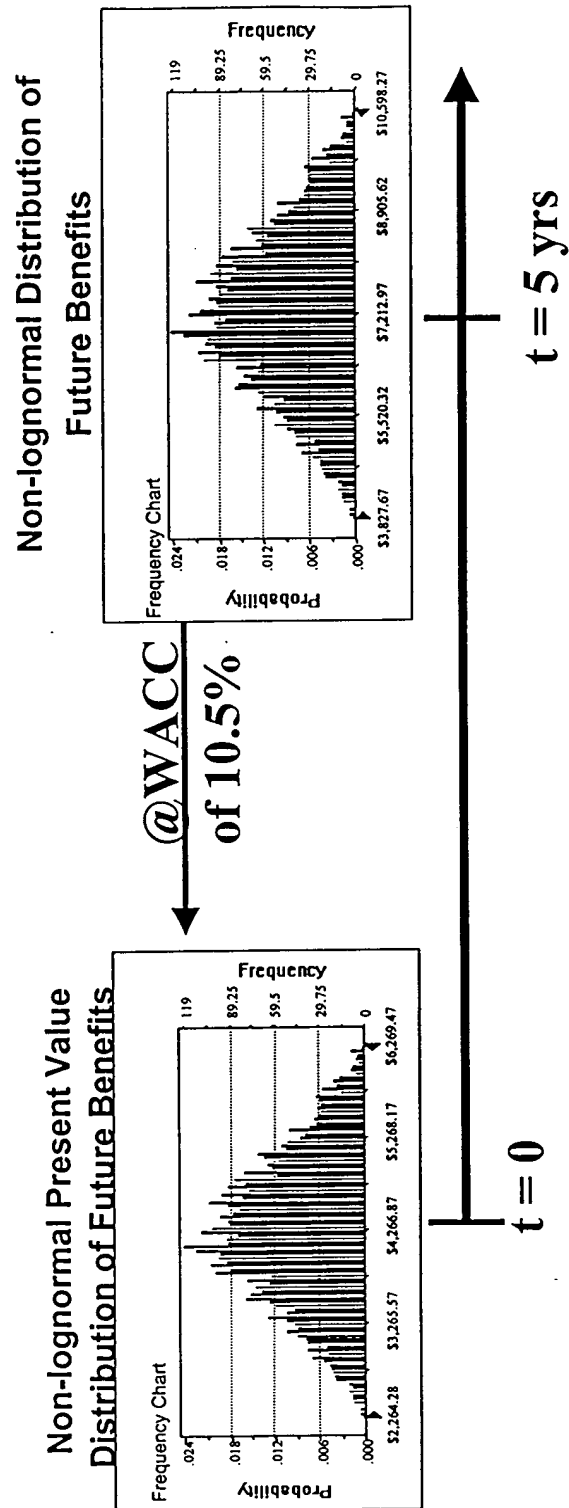


Figure 4

FOOTNOTES

**Distribution of the
Difference between Non-lognormal
Present Value Distribution of Future
Benefits and Present Value of Future
Investment**

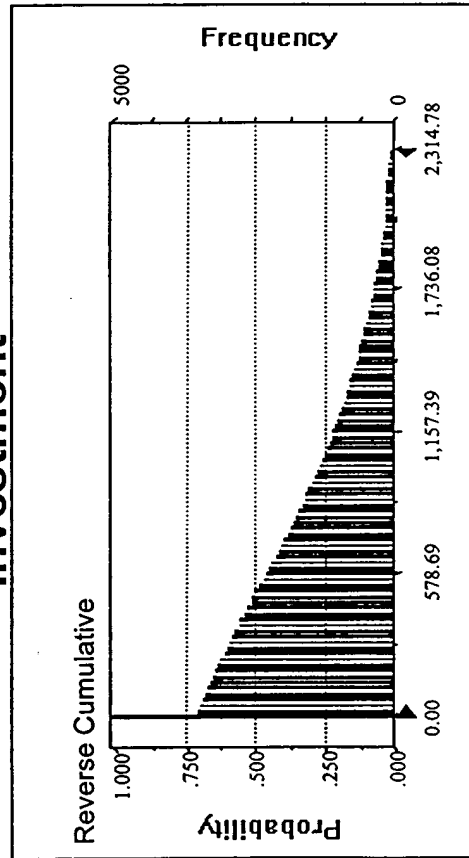


Figure 5

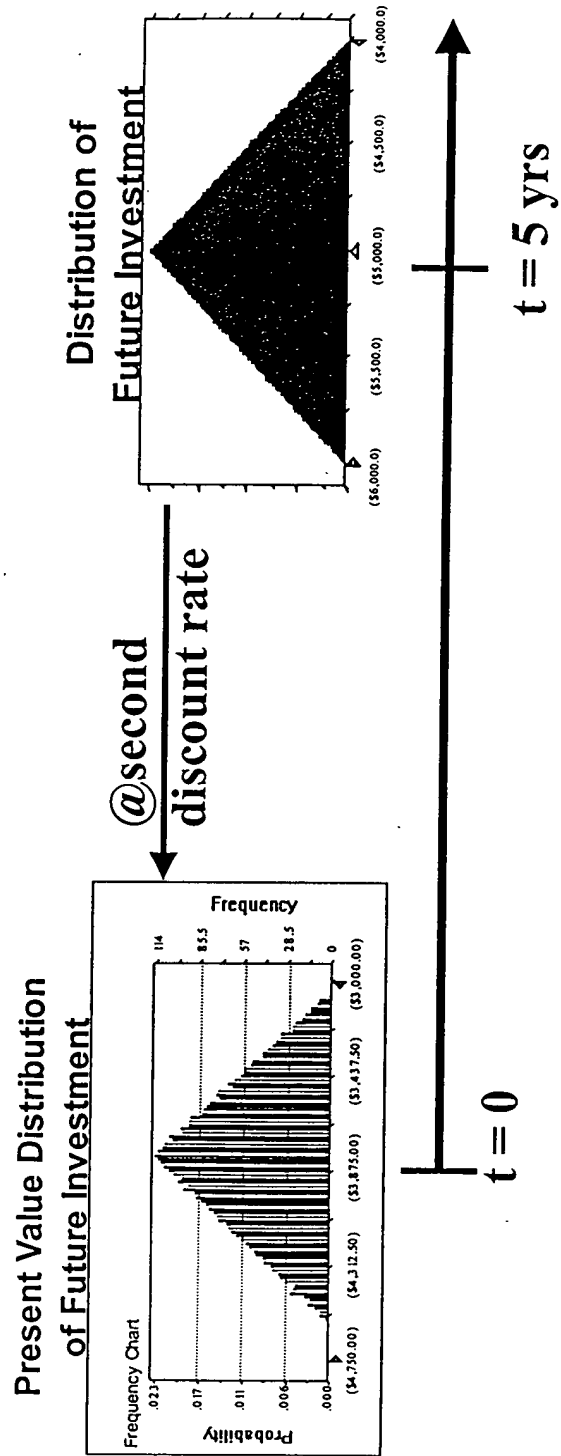


Figure 6

Difference between Present Value Distribution of Future Benefits and Present Value Distribution of Future Investment with Potential Loss Adjustment

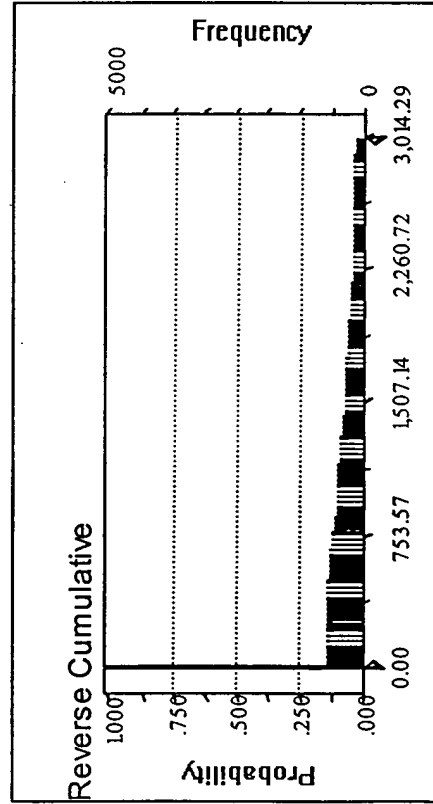


Figure 7